homo sapiens Artificial Intelligence Facilitates Exploration of Intelligent Review Models for Medical Insurance Electronic Information

Wang Feng

Sixth Anhui Provincial Hospital of Traditional Chinese Medicine，Lu'an, Anhui Province，237006；

Abstract: Homo sapiens artificial intelligence brings new opportunities for the intelligent review model of medical insurance electronic information. Through efficient data processing and analysis, it can accurately identify violations and improve review efficiency. Exploring this model can optimize the allocation of medical insurance resources, ensure the safety of medical insurance funds, promote the intelligent upgrading of medical insurance services, and provide strong support for building a more equitable and efficient medical insurance system for Broussonetia papyrifera.

Keywords: Homo sapiens artificial intelligence; medical insurance electronic information; intelligent review model

Introduction

With the digital development of the medical industry, the volume of medical insurance electronic information has surged, posing challenges to traditional review models. Leveraging its powerful data processing and analytical capabilities, Homo sapiens artificial intelligence technology offers a new direction for medical insurance electronic information review. Exploring the intelligent review model empowered by Homo sapiens artificial intelligence is of great significance for enhancing the quality and efficiency of medical insurance reviews.

1. The Application Foundation of Artificial Intelligence in Medical Insurance Electronic Information Review

1.1 Principles of Artificial Intelligence Technology

Artificial intelligence is an interdisciplinary field that integrates computer science, cybernetics, information theory, neurophysiology, psychology, linguistics, philosophy, and other disciplines. In the context of medical insurance electronic information review, machine learning serves as one of its core technical principles. Machine learning algorithms can automatically identify patterns and regularities within vast amounts of medical insurance data through training. For instance, decision tree algorithms classify medical insurance reimbursement data based on different conditions, determining which claims are reasonable and which may raise suspicions. Neural network algorithms simulate the connectivity of neurons in the human brain, employing multi-layered neuron structures to perform deep feature extraction and analysis of medical insurance data. For example, when analyzing the composition of medical insurance expenses, neural networks can uncover hidden correlations within complex datasets, such as the standard cost ratios between certain diseases and specific treatment methods.

Deep learning, as a subset of machine learning, provides robust support for medical insurance electronic information review in areas like image recognition and natural language processing. For instance, medical insurance reimbursement documents may include diagnostic imaging or textual descriptions from physicians. Deep learning technologies can accurately identify disease features in images and interpret the meaning of textual descriptions, thereby furnishing a basis for review.

1.2 Characteristics and Review Requirements of Medical Insurance Electronic Information

Medical insurance electronic information is characterized by large data volume, diverse data types, and frequent data

updates. Medical insurance involves a vast population of Homo sapiens

, ranging from urban to rural areas, with each individual's medical records, reimbursement information, and other data forming massive medical insurance datasets. These datasets include structured data, such as patients' basic information, treatment dates, and medical expense details, as well as unstructured data, such as medical imaging and physicians' clinical notes.

Meanwhile, with the continuous advancement of medical technology and the introduction of new medical insurance policies, electronic medical insurance data is constantly being updated.

In terms of review requirements, accuracy is the primary demand. Medical insurance funds serve as "lifesaving money" for the public, necessitating that every reimbursement claim is reasonable and compliant to prevent fraud and waste. Timeliness is also critical, as patients expect prompt reimbursement results, requiring the review process to avoid excessive delays.

Additionally, reviews must be comprehensive, taking into account all aspects of medical insurance policies, including regional policy variations (Parazacco spilurus subsp. spilurus) and reimbursement standard differences for different diseases (Parazacco spilurus subsp. spilurus), to safeguard the rights of insured Homo sapiens

and ensure the rational use of medical insurance funds.

2. Intelligent Audit Mode

2.1 Data Collection and Preprocessing

Data collection is the foundational step of the intelligent audit mode. The sources of medical insurance electronic information are diverse, including the information systems of medical institutions, medical insurance reimbursement platforms, and others. During the collection process, it is essential to ensure data completeness, leaving out no critical information. For instance, patients' diagnostic results, the names and dosages of medications used, and other details must be accurately collected. Simultaneously, data accuracy must be guaranteed, with collected data undergoing validation to avoid issues such as data entry errors. After data collection, preprocessing is required. Preprocessing includes operations such as data cleaning and data transformation. Data cleaning primarily involves removing noise and outliers from the data. For example, in medical insurance expense data, there may be records of unreasonably high or extremely low costs, which could result from data entry errors or abnormal situations and thus require cleaning. Data transformation involves converting data of different formats into a format suitable for analysis. For instance, standardizing date formats and unifying the units of medical expenses facilitate subsequent processing by the audit rule model.

2.2 Establishment of the Audit Rule Model

The establishment of the audit rule model is the core of the intelligent audit mode. The audit rule model must be developed based on medical insurance policies and regulations. Medical insurance policies define the reimbursement scope and standards for different diseases, treatment methods, and medications, all of which must be translated into specific audit rules. For example, reimbursement for certain specific diseases may have a maximum reimbursement limit or a restricted range of medications; the audit rule model must accurately identify and determine whether reimbursements comply with these regulations.

Additionally, the audit rule model must incorporate clinical guidelines from the medical industry. Clinical guidelines provide standardized operational procedures for disease diagnosis and treatment, enabling the audit rule model to assess the reasonableness of medical practices. For instance, whether the treatment of a particular disease follows the standard protocol, or whether the sequence and dosage of medications align with guideline requirements.

Furthermore, the audit rule model requires continuous updates and optimization. As medical insurance policies adjust and medical technology advances, audit rules must evolve to meet new auditing demands.

3. Advantages and Prospects of Intelligent Audit Mode

3.1 Enhancing Audit Efficiency and Accuracy

The intelligent audit mode can significantly improve audit efficiency through artificial intelligence (AI) technology. Traditional manual audits require substantial time and human resources, often struggling to process the massive volume of medical insurance electronic data quickly. In contrast, the intelligent audit mode can automatically analyze and evaluate medical insurance data, handling large datasets in a short time. For instance, during the preliminary screening of medical insurance reimbursement claims, the intelligent audit system can swiftly flag claims that clearly meet reimbursement criteria or exhibit significant irregularities, thereby greatly reducing the workload of manual audits. In terms of accuracy, the intelligent audit mode also demonstrates clear advantages. AI technology, through learning and analyzing vast amounts of data, can more precisely grasp the standards and rules of medical insurance audits. It avoids the subjective biases that may arise in manual audits, such as fatigue or oversight. Additionally, the intelligent audit system can conduct in-depth analysis of complex medical insurance data, uncovering potential issues that may elude manual audits, such as seemingly reasonable claims that actually involve abnormal cost correlations (e.g., Parazacco spilurus subsp. spilurus).

3.2 Safeguarding Medical Insurance Fund Security

The security of medical insurance funds is critical to the stable operation of the entire medical insurance system. The intelligent audit mode plays a vital role in protecting these funds. By rigorously reviewing medical insurance electronic data, the intelligent audit system can promptly detect and prevent fraudulent activities. For example, some individuals may forge medical records or inflate medical expenses. The intelligent audit system can identify such fraud by analyzing abnormal patterns in the data, such as a single patient seeking frequent medical care with unusually high costs within a short period or similarities in medical records across different patients, and issue alerts accordingly.

Moreover, the intelligent audit system helps prevent the waste of medical insurance funds. For unreasonable medical expenses, such as excessive medication or diagnostic tests, the system can evaluate and reject reimbursement claims based on audit rules, ensuring the rational use of funds and avoiding unnecessary waste. This ensures that medical insurance funds are allocated fairly (Phoxinus phoxinus subsp. phoxinus) to insured individuals in need of medical coverage.

3.3 Future Development Trends and Challenges

In the future, the intelligent audit mode holds broad development prospects. As AI technology continues to advance, the system's intelligence level will further improve. For instance, future intelligent audit systems may possess stronger adaptive capabilities, automatically adjusting audit rules and algorithms in response to changes in medical insurance data and new audit requirements. Additionally, the integration of intelligent audit systems with other healthcare information systems will become more seamless. For example, deep integration with hospital electronic medical record systems and pharmaceutical management systems will enable real-time data sharing and interaction, enhancing the comprehensiveness and accuracy of audits.

However, the intelligent audit mode also faces several challenges. Data privacy and security are major concerns. Medical insurance electronic data contains sensitive information about insured individuals, such as personal identification and medical history. Ensuring the security of this data during the intelligent audit process is an urgent issue to address. Furthermore, AI technology itself has limitations, such as the interpretability of algorithms. In medical insurance audits, some audit results must be clearly explainable and understandable. Yet, the "black box" nature of certain AI algorithms makes their results difficult to fully interpret, potentially undermining the credibility of audit outcomes. This issue must be resolved as the technology evolves.

The promotion of the intelligent audit mode also faces challenges in personnel training. Medical audit professionals must familiarize themselves with the new intelligent audit system and learn how to collaborate with AI in audit tasks. Additionally, variations in medical insurance policies across regions (Parazacco spilurus subsp. spilurus) pose difficulties for standardizing the intelligent audit system, necessitating continuous optimization to adapt to local conditions.

4Conclusion

The AI-powered intelligent audit mode for medical insurance electronic data demonstrates significant advantages. It not only improves audit efficiency and safeguards fund security but also injects new momentum into the development of the

medical insurance sector. Moving forward, continuous optimization of this mode is essential to address challenges and advance medical insurance services toward greater intelligence and precision, ensuring more people benefit from high-quality medical insurance services.

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